

IN THE CLAIMS:

Applicant notes that the claims were inadvertently misnumbered, no claim having been numbered 21 in the originally filed application. Therefore, please cancel claims 1-20 and ~~22-58~~ and add new claims ~~59-108~~ as follows:

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~~59~~. A system for delivering services from a host site to a remote device, comprising:

a mini-app dialog component for receiving a request for a service function from the remote device; and

a transaction executor component instantiated by the mini-app dialog component to perform the requested service function.

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~~59~~. The system as set forth in claim ~~59~~, wherein the service function is requested from a user at the remote device.

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~~60~~. The system as set forth in claim ~~60~~, wherein the user includes a customer of the host site.

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~~61~~. The system as set forth in claim ~~60~~, wherein the user includes an employee of the host site.

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~~62~~. The system as set forth in claim ~~60~~, wherein the user includes a service provider external to the host site.

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~~63~~. The system as set forth in claim ~~59~~, wherein the mini-app dialog component also collects information from the remote device.

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~~64~~ 65. The system as set forth in claim ~~64~~, further comprising a presentation manager component for mapping the information from the remote device into a canonical representation of the information.

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~~65~~ 66. The system as set forth in claim ~~64~~, wherein the information from the remote device is collected by the mini-app dialog component as a canonical representation of the information.

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~~66~~ 67. The system as set forth in claim ~~64~~, wherein the information from the remote device is in a format designated for the remote device.

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~~67~~ 68. The system as set forth in claim ~~64~~, wherein the remote device comprises a computer.

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~~68~~ 69. The system as set forth in claim ~~64~~, wherein the remote device comprises a telephone.

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~~69~~ 70. The system as set forth in claim ~~64~~, wherein the remote device comprises a display device.

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~~70~~ 71. The system as set forth in claim ~~64~~, wherein the remote device comprises an automated teller machine.

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~~71~~ 72. The system as set forth in claim ~~64~~, wherein the remote device comprises a personal data assistant.

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~~72~~ 73. A method for delivering services from a host site to one or more users through one or more remote devices, comprising:

receiving a first request for a service function from a first user through a first remote device, wherein the first request for a service function is in a first format designated for a first remote device;

converting the first request for a service function from the first format into a canonical format;

performing the first requested service function based on the canonical format of the first request for a service function.

73/74. The method as set forth in claim ⁷²~~73~~, further comprising:
outputting a welcome page to the first user through the first remote device; and
collecting the first user's identity and preference information.

74/75. The method as set forth in claim ⁷²~~73~~, further comprising:
generating a first response relating to the first performed service function;
formatting the first response in the first format designated for the first remote device; and
sending the first formatted response to the first user through the first remote device.

75/76. The method as set forth in claim ⁷²~~73~~, further comprising:
instantiating a mini-app dialog component.

76/77. The method as set forth in claim ⁷²~~73~~, wherein performing the first requested service function comprises:
collecting sufficient information from the first user; and
instantiating a transaction executor component to perform the first requested service function.

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The method as set forth in claim ~~73~~⁷², further comprising:
receiving a second request for a service function from a second user through a second remote device, wherein the second request for a service function is in a second format designated for a second remote device;
converting the second request for a service function from the second format into the canonical format;
performing the second requested service function based on the canonical format of the second request for a service function.

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The method as set forth in claim ~~73~~⁷², further comprising:
receiving a second request for a service function from a second user through the first remote device;
performing the second requested service function.

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The method as set forth in claim ~~73~~⁷², wherein the remote device comprises a display device.

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The method as set forth in claim ~~73~~⁷², wherein the one or more users include a customer of the host site.

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The method as set forth in claim ~~73~~⁷², wherein the one or more users include an employee of the host site.

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The method as set forth in claim ~~73~~⁷², wherein the one or more users include a service provider external to the host site.

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A system for delivering services to a user through a remote device, comprising:

a presentation manager for receiving a request for a service function from the user through the remote device and for converting the request into a canonical format; and

a transaction executor component for performing the requested service function based on the canonical format.

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~~85~~. The system as set forth in claim ~~84~~⁸³, further comprising a welcome mat for collecting user identity and preference information.

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~~86~~. The system as set forth in claim ~~85~~⁸⁴, further comprising a navigation shell for informing the user of available service functions based on the collected user identity and preference information.

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~~87~~. The system as set forth in claim ~~86~~⁸⁴, further comprising a mini-app dialog component for collecting information relating to the requested service function from the user through the remote device and for instantiating the transaction executor component.

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~~88~~. The system as set forth in claim ~~87~~⁸⁶, further comprising a navigation shell instantiated by the welcome mat for receiving the requested service function from the presentation manager and for instantiating the mini-app dialog component.

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~~89~~. The system as set forth in claim ~~88~~⁸⁴, further comprising a customer services set for providing a profile of the user based at least on the collected user identity.

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~~90~~. The system as set forth in claim ~~89~~⁸⁸, wherein the customer services set comprises a customer identification (ID) component which contains information relating the user identity.

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91. The system as set forth in claim ~~89~~⁸⁸, wherein the customer services set comprises a customer relationship component which contains information identifying a transactional relationship between the user and a host institution that provides the services to the user via the system.

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92. The system as set forth in claim ~~89~~⁸⁸, wherein the customer services set comprises an issuer component which contains information about a host institution that uses the system to provide services to users.

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93. The system as set forth in claim ~~89~~⁸⁸, wherein the customer services set comprises an acquirer component which contains information about an acquiring business for a session.

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94. The system as set forth in claim ~~89~~⁸⁸, wherein the customer services set comprises an account component which contains information about one or more accounts of the user.

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95. The system as set forth in claim ~~84~~⁸³, further comprising a session controller component for receiving an initial contact from the user through the remote device and for instantiating a session component for a session bubble associated with the user.

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96. The system as set forth in claim ~~95~~⁹⁴, wherein the transaction executor component is associated with the session bubble.

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97. The system as set forth in claim ~~96~~⁹⁵, wherein the session controller component is also for receiving an initial contact from another user through the

remote device and for instantiating another session component for another session bubble associated with the another user.

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~~98~~. The system as set forth in claim ⁹⁶~~97~~, further comprising another transaction executor component associated with the another session bubble.

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~~99~~. The system as set forth in claim ⁹⁷~~98~~, further comprising a mini-app dialog component associated with each of the session bubbles for collecting information from the user of the respective session bubble and for instantiating the transaction executor component associated with the respective session bubble.

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~~100~~. The system as set forth in claim ⁹⁸~~99~~, further comprising an interface component for interfacing with the users for the session bubbles and for routing the information from each user to the mini-app dialog component associated with the respective session bubble.

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~~101~~. The system as set forth in claim ⁹⁷~~98~~, further comprising a back door man component for coordinating messages between the transaction executor components in the session bubbles and a single external service provider.

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~~102~~. The system as set forth in claim ⁹⁴~~95~~, wherein the session component instantiates a welcome mat component for collecting the user's identity and preference information.

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~~103~~. The system as set forth in claim ⁹⁴~~95~~, wherein the session controller component is also for receiving an initial contact from another user through the remote device and for instantiating another session component for another session bubble associated with the another user.

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~~104.~~ The system as set forth in claim ¹⁰²~~103~~, further comprising a system services set for providing common services to the session bubbles.

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~~105.~~ The system as set forth in claim ⁸³~~84~~, wherein the remote device comprises a display device.

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~~106.~~ The system as set forth in claim ⁸³~~84~~, wherein the user includes a customer of a host institution that uses the system to deliver services.

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~~107.~~ The system as set forth in claim ⁸³~~84~~, wherein the user includes an employee of a host institution that uses the system to deliver services.

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~~108.~~ The system as set forth in claim ⁸³~~84~~, wherein the user includes a service provider external to the system.